

Information to identify the case:

Debtor 1	Robert M. Peter	Social Security number or ITIN	xxx-xx-0218
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-11268-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert M. Peter

5/4/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Robert M. Peter
 Debtor

Case No. 18-11268-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 21

Date Rcvd: May 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2018.

db
 517289756 +Robert M. Peter, 115 Academy Avenue, Woodbury Heights, NJ 08097-1410
 517412565 +Borgata Hotel & Casino, 1 Borgata Way, Atlantic City, New Jersey 08401-1900
 517289757 +Capital One, P.O. Box 60511, City of Industry CA 91716-0511
 517289758 Capital One, P.O. Box 60511, Ind, California 15234
 517289759 +Chase, P.O. Box 1423, Charlotte, North Carolina 28201-1423
 517289761 +CitiCards, P. O. Box 9001037, Louisville, Kentucky 40290-1037
 517289762 +Deborah M. Peter, 115 Academy Avenue, Woodbury Heights, New Jersey 08097-1410
 517289763 +PNC Bank, P.O. Box 3180, Pittsburgh, Pennsylvania 15230-3180
 517289764 +PNC Bank, P.O. Box 1366, Pittsburgh, Pennsylvania 15230-1366
 517289765 +PNC Bank, P.O. Box 856177, Louisville, Kentucky 40285-6177
 517289766 +PNC Mortgage, P. O Box 1820, Dayton, Ohio 45401-1820
 517289767 +Synchrony Bank for JC Penney, 7525 W. Campus Road, New Albany, Ohio 43054-1121
 517289768 +US Postal Service Thrift Savings Plan, P.O. Box 385021, Birmingham, Alabama 35238-5021
 517289767 +Union Plus Credit Card, P.O. Box 30255, Salt Lake City, Utah 84130-0255

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QJDMARCHAND.COM May 05 2018 03:54:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228

smg E-mail/Text: usanj.njbankr@usdoj.gov May 05 2018 00:13:01 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 05 2018 00:12:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: AISACG.COM May 05 2018 03:54:00 Capital One Auto Finance, AIS Portfolio Services, LP,
 C/O Hogan Data Operations, 4515 N Santa Fe Avenue, Oklahoma City, OK 73118-7901

517289755 +EDI: BANKAMER.COM May 05 2018 03:54:00 Bank of America, P.O. Box 15019,
 Wilmington, Delaware 19850-5019

517301280 +EDI: AISACG.COM May 05 2018 03:54:00 Capital One Auto Finance, a division of Capital On,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

517292500 +EDI: RMSC.COM May 05 2018 03:54:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517289760* +CitiCards, P.O. Box 9001037, Louisville, Kentucky 40290-1037

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2018 at the address(es) listed below:

Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com
 Rebecca Ann Solarz on behalf of Creditor PNC Mortgage, a Division of PNC Bank, National
 Association rsolarz@kmlawgroup.com
 Roger C. Mattson on behalf of Debtor Robert M. Peter rogermattson1@yahoo.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4